

**BULLETIN  
NO. 01-P&C-2**

DATE: DECEMBER 18, 2001

TO: ALL PROPERTY AND CASUALTY INSURERS LICENSED TO CONDUCT BUSINESS IN THE STATE OF GEORGIA

FROM: JOHN W. OXENDINE  
COMMISSIONER OF INSURANCE

RE: UNINSURED MOTORIST LAW CHANGE  
SENATE BILL 187 (O.C.G.A. 33-7-11)  
EFFECTIVE JANUARY 1, 2002

Due to the apparent confusion concerning the new Uninsured Motorist Law (SB 187), the following is an itemized listing of how to treat new business and renewals on and after January 1, 2002.

1. The Uninsured Motorist limits cannot be more than the Liability limits. This has not changed from the previous statute.
2. All new business written on or after January 1, 2002 shall have Uninsured Motorists limits equal to the Liability limits, except when the insured rejects the coverage or requests lower limits.
3. Renewals on or after January 1, 2002 shall not automatically have the Uninsured Motorists Limits increased to the Liability Limits if the Uninsured Motorists Limits were less than the Liability Limits previous to January 1, 2002.
4. After January 1, 2002, if an insured decreases their Liability Limits, the Uninsured Motorists Limits should also decrease to be no more than the Liability Limits. This has not changed from the previous statute.
5. After January 1, 2002, if an insured raises their Liability Limits you need not increase their Uninsured Motorists Limits unless requested by the insured.

Any questions concerning this Directive should be addressed to Mr. Stephen Smith, Principal Analyst, Property and Casualty Division, Office of Commissioner of Insurance, 916 West Tower, Floyd Building, #2 Martin Luther King, Jr. Drive, Atlanta, Georgia 30334, 404-656-9451.

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**JOHN W. OXENDINE  
COMMISSIONER OF INSURANCE**